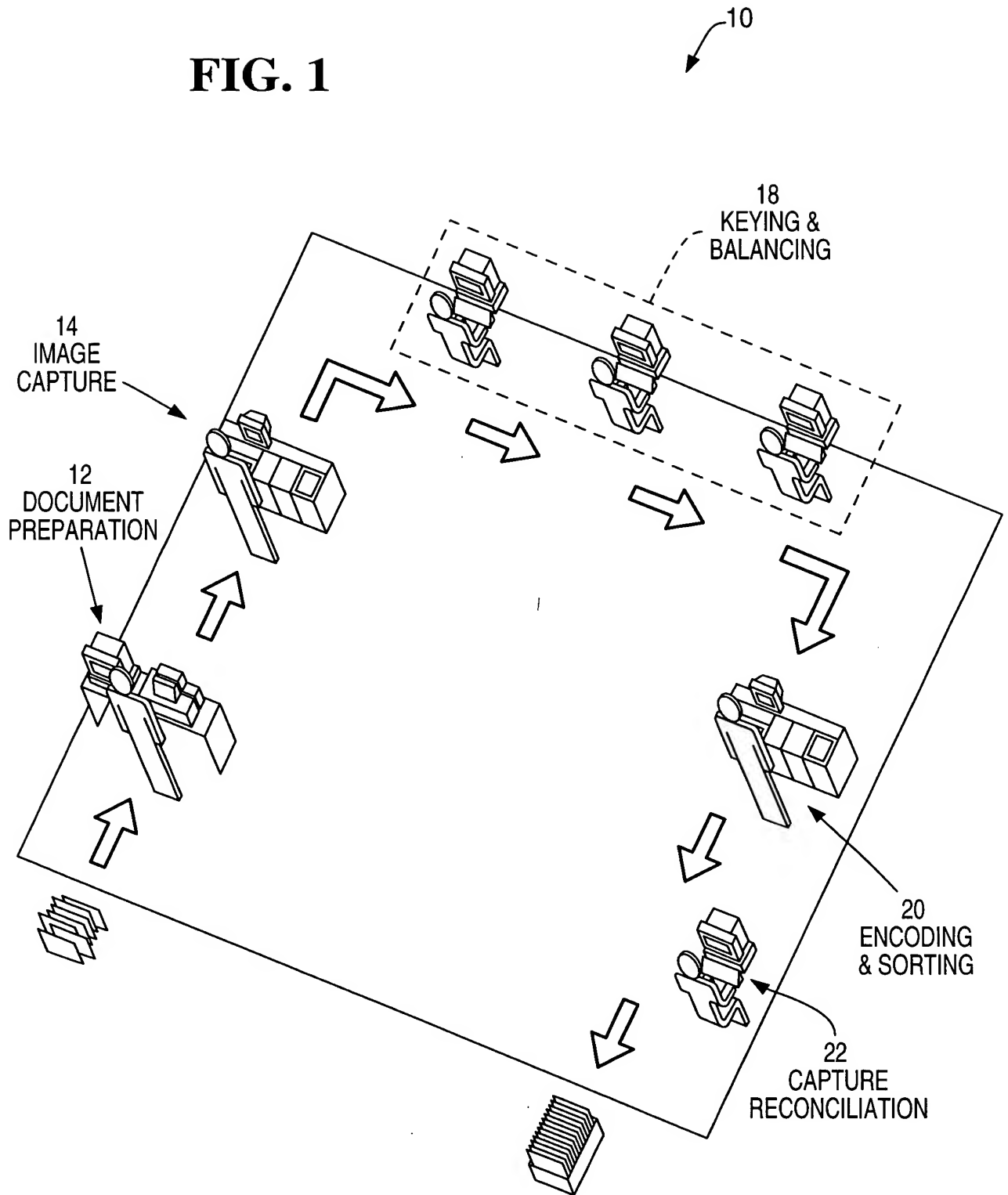
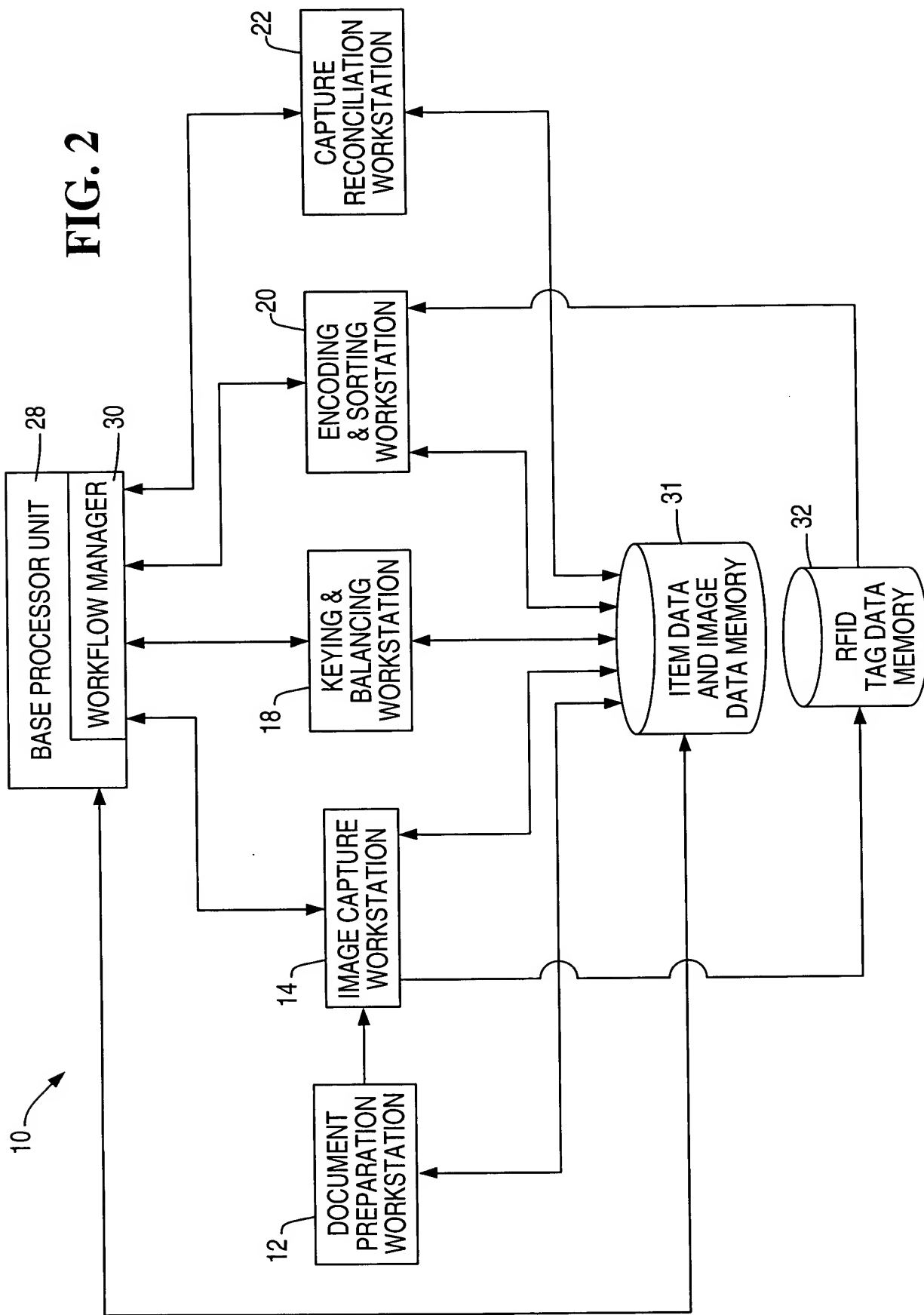


**FIG. 1**





**FIG. 2**

14

FIG. 3

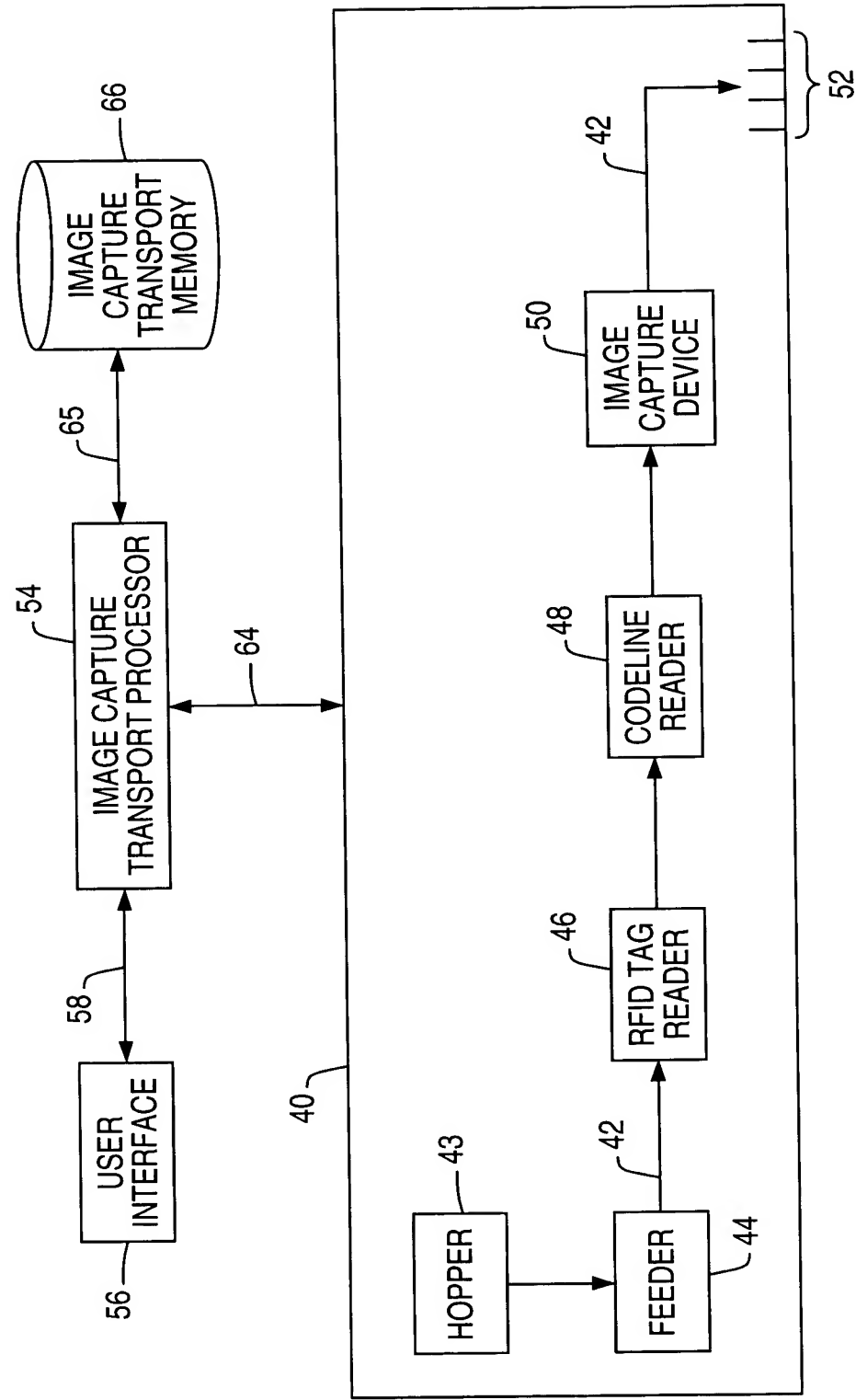
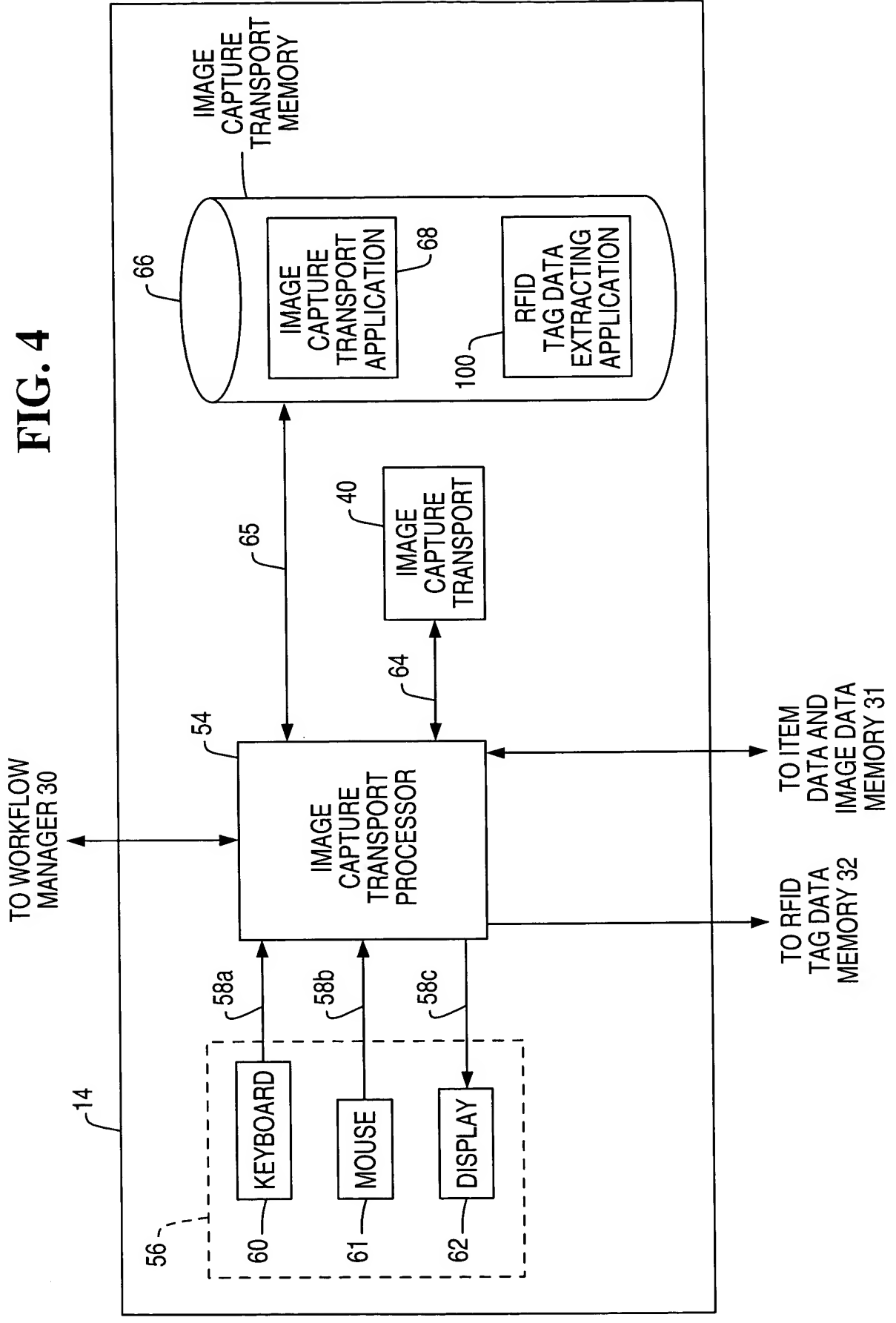


FIG. 4



34

36

FIG. 5

JAMES C. MORRISON 1785 SHERIDAN DR. YOUR CITY, STATE 11096		678
Date <u>April 1, 1998</u>		
Pay to the Order of <u>Bright Financial Services</u>	<u>\$ 1,000</u>	
<u>One Thousand</u>	<u>                    </u>	DOLLARS
<u>James C. Morrison</u>		
⑆000067894⑆ 12345678⑆		

**FIG. 6**

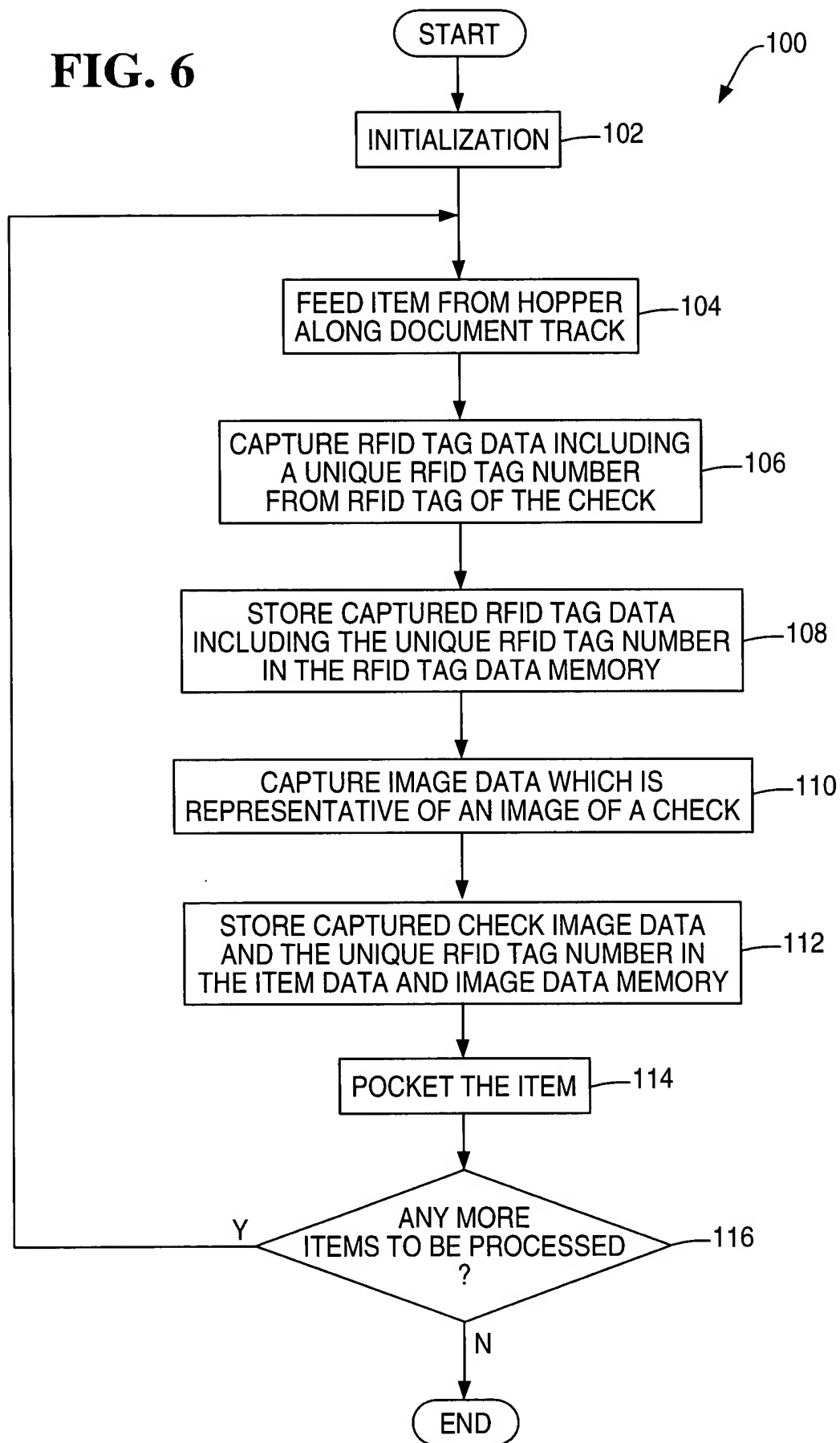


FIG. 7

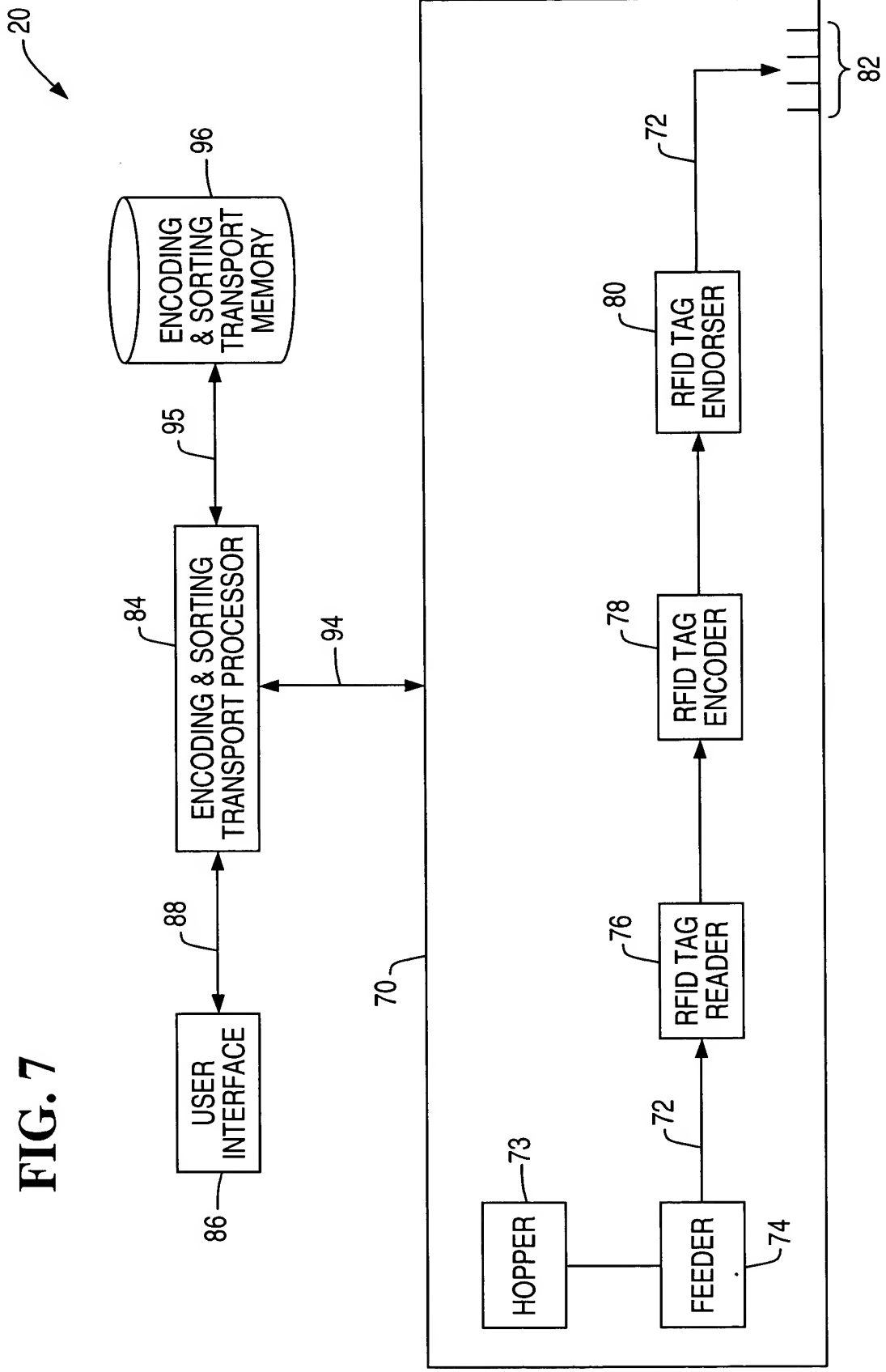
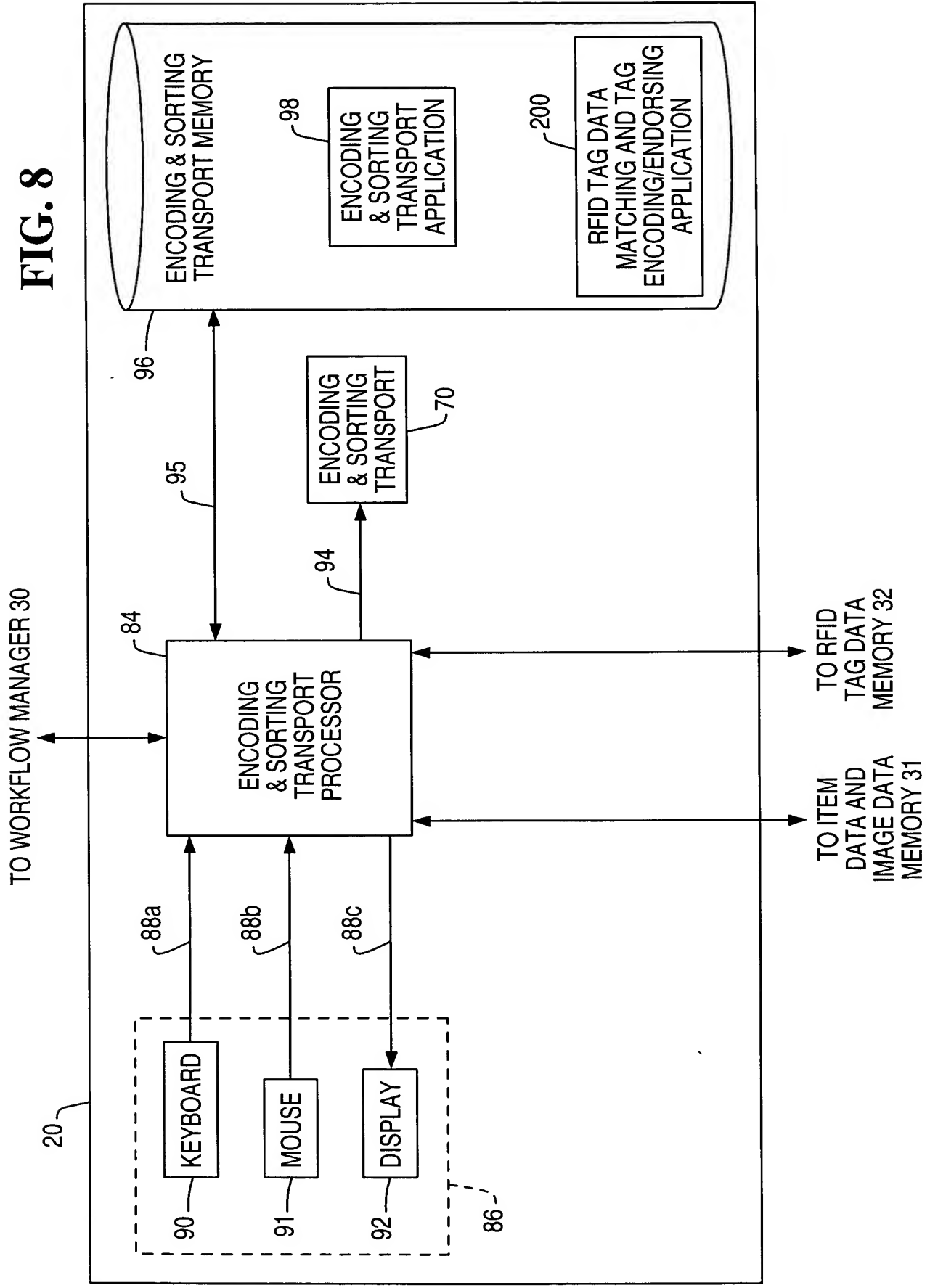
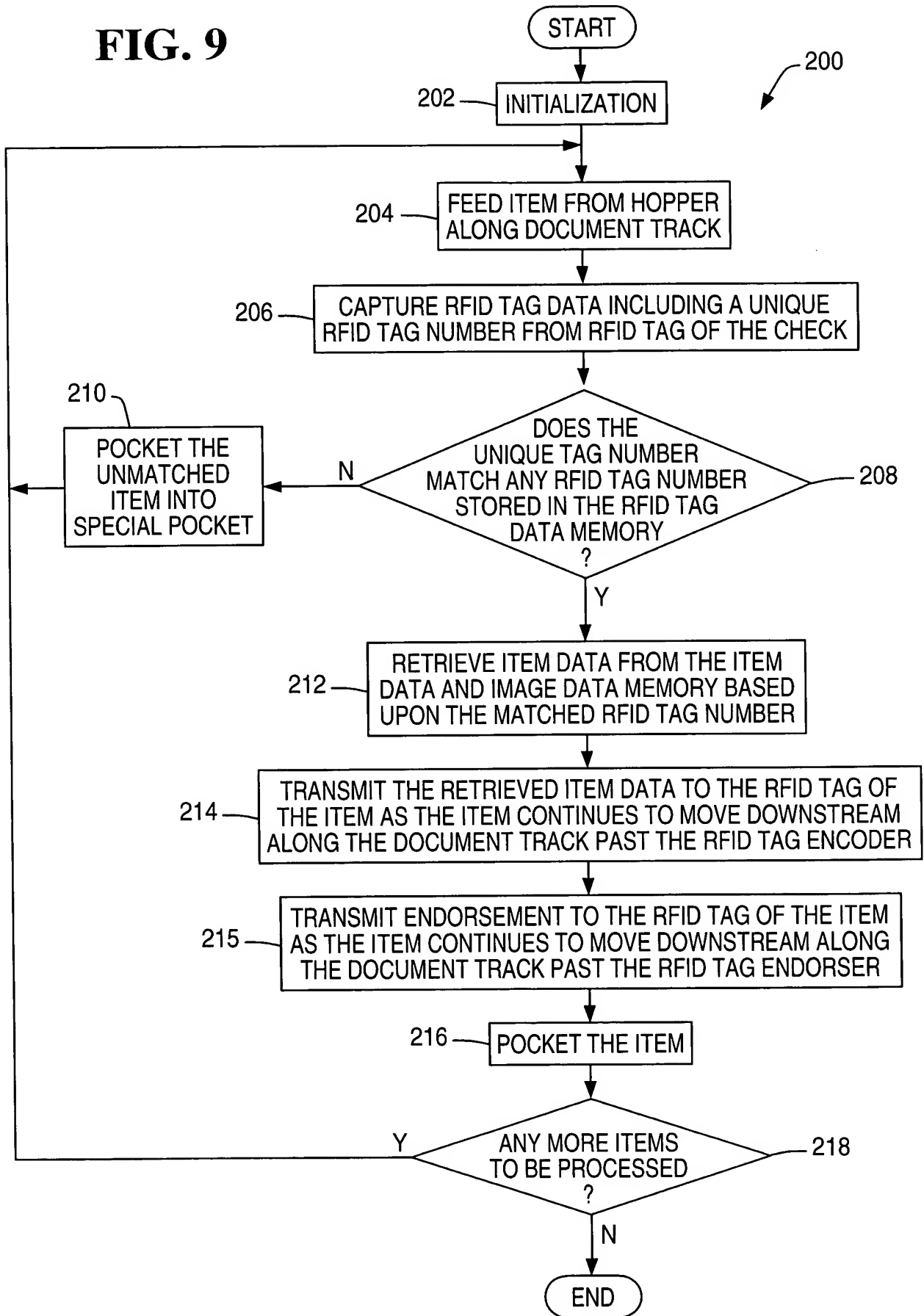


FIG. 8





**FIG. 9**



**FIG. 10**

BYTES		
0:	RFID TAG IDENTIFIER ID	ID
16:	AMOUNT	
32:	TRANSIT CODE	ENCODE
48:	ACCOUNT	
64:	BANK NUMBER	
80:	SERIAL NUMBER	
96:	FIELD6	
112:	FIELD7	ENDORSE
128-160	ENDORSE INFORMATION	